

2014 Plan Year Active State of Arizona Employees Open Enrollment Newsletter

October 2013

Benefit Options Open Enrollment Period

October 28, 2013 at 8am
through
November 15, 2013 at 5pm
(Arizona time)



Welcome to Benefit Options Enrollment for the 2014 Plan Year

This newsletter provides you with information about the Open Enrollment period for the 2014 Plan Year.

Action is required if you are electing a medical flexible spending account or a dependent care flexible spending account.

All other benefits will automatically continue if you do not take action.

Information about the new Marketplace and the Benefit Options health coverage is posted on our website at www.benefitoptions.az.gov.

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Enrolling for Benefits

State Employees: Enroll at www.yes.az.gov

University Employees:

Elections must be made by visiting your university website:

- Arizona State University: <https://cfo.asu.edu/hr-openenrollment>
- Northern Arizona University: <https://peoplesoft.nau.edu>
- University of Arizona: <http://uaccess.arizona.edu/>

2014 Plan Year Highlights

Medical, Dental, Vision, and Life Insurance premiums will remain the same for the 2014 Plan Year. During Open Enrollment, review and/or add beneficiaries to your life insurance.

The Active Employee 2014 Benefit Guide will not be mailed to employees. A copy of the Guide is available for your review at www.benefitoptions.az.gov, select the Open Enrollment - 2014 Plan Year link.

View the Summary of Benefits and Coverage posted at www.benefitoptions.az.gov.

2014 Benefit Highlights Medical Plan Changes

Residential Substance Abuse

The 90 visit limitation for Residential Substance Abuse will be removed. In addition, all mental health diagnoses will be eligible to be covered in a residential treatment setting.

Laparoscopic Sleeve Gastrectomy

The medical plan will now provide coverage for Laparoscopic Sleeve Gastrectomy.



2014 Benefit Highlights Continued

**No premium increases for
medical, dental, vision, and life
insurance coverage!**

Pharmacy

Employer Group Waiver Program

The pharmacy plan will be converting from a Retiree Drug Subsidy Program to an Employer Group Waiver Program. This change will result in a separate prescription plan for Medicare Retirees only. The change will be implemented with limited disruption to the retirees.

Dental Plan Changes

Delta Dental PPO plus Premier (self funded)

The six (6) month waiting period will be removed for all Class III Benefits which include:

- crowns
- onlays
- bridges
- partial/complete dentures
- bridge/denture repair
- orthodontic
- implant services

The reimbursement period for orthodontics will be extended from six (6) months to twelve (12) months. The change will result in one payment upon insertion/banding of the appliance and a second payment issued at twelve (12) months if the member is still eligible for benefits under the plan.

Short Term Disability

The Hartford Short Term Disability rate has increased from 0.69 to 0.70 for each \$100 of coverage.

Open Enrollment – BeWell Benefit Opportunity

Mayo Clinic Health Assessment

Sync up to Wellness! Wellness is offering the Mayo Clinic Health Assessment and Health Coaching programs during the 2014 Open Enrollment. The Health Assessment is an online tool that provides employees with a snapshot of their overall health and support for participants who wish to make healthy changes. This year, Arizona State Credit Union has donated iPads to reward members for investing in their health.

Employees who take the Health Assessment from **now through December 10, 2013** may be entered to win one of six iPads! The Health Assessment link can be found on the Benefit Options website, the YES website, or may be accessed directly at www.bewellstaywell.az.gov. It is quick and easy, so start today!

Benefit Options Wellness wants employees to be their best at work and at home. The Health Assessment is just the first step. After completing the online questionnaire, employees may be eligible for Mayo Clinic Health Coaching. Participants in Health Coaching work one-on-one with a telephonic coach to address areas for improvement such as; weight, nutrition, stress, fitness, or smoking. The program is customized to meet participants' specific needs with simple, attainable changes that impact health in a positive, healthy way.

Login to get started at: www.bewellstaywell.az.gov.

Be entered to win an iPad!





2014 Pay Period Insurance Premiums (26 deductions)[†]

Medical Plans

	EPO Aetna BCBSAZ* CIGNA UnitedHealthcare	PPO Aetna BCBSAZ* UnitedHealthcare	HSA Aetna	HSA Agency Contribution
Emp only	\$18.46	\$71.54	\$12.00	\$27.70
Emp+adult	\$54.92	\$161.54	\$47.08	\$55.39
Emp+child	\$46.62	\$152.77	\$37.38	\$55.39
Emp+family	\$102.00	\$224.31	\$89.08	\$55.39

*Blue Cross Blue Shield of Arizona Network administered by AmeriBen.

NAU BCBS plan rates are located at: <http://hr.nau.edu/>

Dental Plans

	Total Dental Administrators Prepaid	Delta Dental plus Premier PPO
Emp only	\$1.86	\$14.30
Emp+adult	\$3.72	\$30.33
Emp+child	\$3.50	\$23.34
Emp+family	\$6.12	\$48.26

Vision Plans

	Insured Plan Avesis	Discount Card Avesis
Employee only	\$2.23	Members that choose not to enroll in the insurance plan will automatically receive a discount card at no cost.
Employee+one	\$6.24	
Employee+family	\$7.78	

[†] **Note to University Employees:** You may have 24 pay periods and/or other options for Life and Short-Term Disability insurance. Please refer to your Human Resources website for more information.

Supplemental Life and AD&D Plan

Your Age	The Hartford Cost per \$5,000/pay period
29 AND UNDER	\$0.23
30-34	\$0.28
35-39	\$0.32
40-44	\$0.55
45-49	\$0.74
50-54	\$1.20
55-59	\$1.71
60-64	\$3.09
65-69	\$3.09
70+	\$4.89

Dependent Life and AD&D Plan

Coverage Amount	The Hartford
\$2,000	\$0.43
\$4,000	\$0.87
\$6,000	\$1.30
\$12,000	\$2.60
\$15,000	\$3.25
\$50,000*	\$11.19

*Only available if employee also carries \$35,000 in additional supplemental life.

Short-Term Disability Plan

The Hartford
\$0.70* per \$100 of your earned per pay period wages

Per pay period premium = (Earned per pay period wages/100) x \$0.70

Example: Earned per pay period wages = \$1,000;

Per pay period premium = (\$1,000/100) x \$0.70 = \$7.00

*Short-term disability rate increased from \$0.69 in 2013 to \$0.70 for 2014.



Benefit Expos, Free Health Screenings & Flu vaccines

You are encouraged to attend one of the Benefit Expos to talk to plan vendors and Benefit Options representatives. You can learn more about your choices, participate in a free health screening, and receive a free flu vaccine. For more information, please contact ADOA Human Resources Division, Benefit Services at 602.542.5008, or toll-free at 800.304.3687, or visit our website at www.benefitoptions.az.gov.

Locations of Benefit Expos

Phoenix Saturday, October 26, 2013 9am-3pm Phoenix Convention Center West Building, Room 106 A-C 100 N. 3rd St., Phoenix, AZ 85004 <i>Parking: West Garage (On Monroe St. between 1st and 3rd St.). Parking pass will be provided at expo to present to attendee upon exit.</i>		Tucson Friday, November 1, 2013 9am-3pm Marriott Tucson University Park 880 East 2nd St., Tucson, AZ 85719 <i>Parking: Covered parking is available in the adjacent University of Arizona parking garage. Please advise parking attendant you are attending the ADOA Benefits Expo upon entering the parking area.</i>	
Phoenix Wednesday, October 30, 2013 9am-3pm Senate Lawn 1700 W. Washington, Phoenix, AZ 85007 <i>(17th Ave. between Jefferson St. and Adams St.)</i> <i>Parking: Wesley Bolin Plaza</i>		Flagstaff Monday, November 4, 2013 9am-3pm Radisson Woodlands Hotel 1175 W. Route 66, Flagstaff, AZ 86001 <i>Parking: Free hotel parking</i>	
Phoenix Thursday, October 31, 2013 9am-3pm Senate Lawn 1700 W. Washington, Phoenix, AZ 85007 <i>(17th Ave. between Jefferson St. and Adams St.)</i> <i>Parking: Wesley Bolin Plaza</i>		Glendale Tuesday, November 5, 2013 9am-3pm Renaissance Hotel 9495 W. Coyotes Blvd., Glendale, AZ 85305 <i>Parking: The hotel garage is reserved – no parking pass is required. Parking across the street at the jobing.com parking lot is prohibited and is a tow-away zone.</i>	

Open Enrollment Check List

- | | |
|---|--|
| <input type="checkbox"/> Visit www.benefitoptions.az.gov for updates | <input type="checkbox"/> View Summary of Benefits and Coverage (What this plan covers and what it costs) |
| <input type="checkbox"/> Attend a Benefit Expo | <input type="checkbox"/> Review the 2014 employee benefit selections |
| <input type="checkbox"/> Get your free screening and flu vaccine | <input type="checkbox"/> Consider your plan choices |
| <input type="checkbox"/> Verify beneficiaries | <input type="checkbox"/> Complete your electronic enrollment |
| <input type="checkbox"/> Complete your health assessment | <input type="checkbox"/> Save and print your confirmation |

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www.benefitoptions.az.gov

Benefit Options
Choice Value Health